CLAIMS

What is claimed is:

1. A method for managing micropayment transactions, comprising: receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,
adding a value increment to the value account from the credit
account if the value account is insufficient for the purchase price, and
completing the purchase request with the value account.

- 2. A method according to claim 1, further comprising:

 transferring a value from the value account to a cash-access account; and
 using an access card to access the cash-access account for at least one of a
 cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service)
 purchase, or a value transfer into the value account.
- 3. A method according to claim 1, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.
- 4. A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

- 5. A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.
- 6. A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.
- 7. A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.
- 8. A method according to claim 1, wherein the value increment is not less than the micropayment threshold.
- 9. A system for managing micropayment transactions, comprising:
 transaction center connected to the Internet for communication with
 purchasers and sellers of some combination of goods and services, the transaction center including executable instructions for:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and completing the purchase request with the value account.

10. A system according to claim 9, further comprising executable instructions for:

transferring a value from the value account to a cash-access account; and using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

- 11. A system according to claim 9, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.
- 12. A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.
- 13. A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.
- 14. A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.
- 15. A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

- 16. A system according to claim 9, wherein the value increment is not less than the micropayment threshold.
- 17. Computer-readable media tangibly embodying a computer program for managing micropayment transactions, the computer program comprising executable instructions for:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,
adding a value increment to the value account from the credit
account if the value account is insufficient for the purchase price, and
completing the purchase request with the value account.

- 18. Computer-readable media according to claim 17, further comprising:
 transferring a value from the value account to a cash-access account; and
 using an access card to access the cash-access account for at least one of a
 cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service)
 purchase, or a value transfer into the value account.
- 19. Computer-readable media according to claim 17, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

- 20. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.
- 21. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.
- 22. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.
- 23. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.
- 24. Computer-readable media according to claim 17, wherein the value increment is not less than the micropayment threshold.